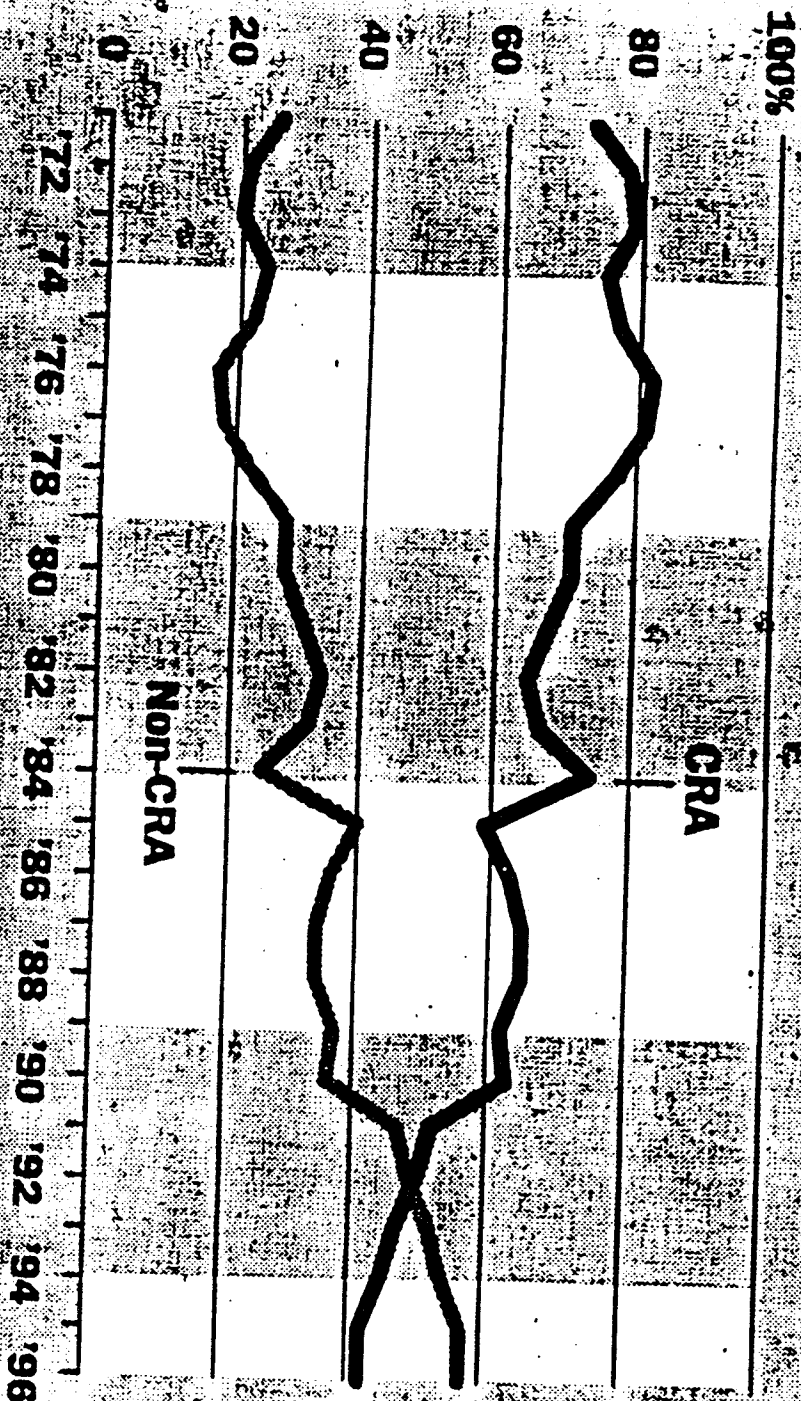


Changing Fortunes

Institutions covered by CRA have steadily lost mortgage market share since the law was enacted in 1977



Source: American Bankers Association